settlement times by processing the transaction with the scanned image at the second location.

24.　(Twice Amended)　A system for conducting image based transactions, ~~comprising~~:

means for accepting as a deposited item at a first location at least one of an instrument and cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of at least one of an instrument and cash, for creating an image of a deposited instrument or deposited cash;

means for transmitting an image of the scanned deposited instrument or cash from the first location to a second location;

means for receiving the transmitted image of the scanned deposited instrument or cash, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited instrument or cash at the second location, whereby pickup of said at least one of an instrument and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

Please add the following claims:

--40.　A method for image based transactions, comprising:

receiving at a first location at least one of an instrument and cash having a front face and a back face;

scanning the front face and the back face of said at least one of an instrument and cash to create a deposited instrument or an electronic validation of deposited cash;

transmitting an image of the scanned deposited instrument or cash from the first location to the second location; and

processing a transaction at the second location with the scanned image of the deposited instrument or electronic validation of deposited cash, without

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verification of the signature of a user initiating the transaction in the case of a deposited instrument, which signature is used to verify that the user is a profiled user within a specified system, whereby pickup of said at least one of an instrument and cash received can be delayed or eliminated, resulting in cost savings or improvements in settlement times by processing the transaction with the scanned image at the second location.

41.   The method of claim 1, wherein said transaction is cashing a check.

42.   The method of claim 40, wherein said transaction is depositing a check amount in a user's account.

43.   The method of claim 40, wherein said transaction is making a purchase at a vendor, with the vendor location being said first location.

44.   The method of claim 40, wherein said transaction is conducted between unrelated systems, wherein said first location is part of one network and said second location is part of a second network.

45.   A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location at least one of an instrument and cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of at least one of an instrument and cash, for creating an image of a deposited instrument or deposited cash;

means for transmitting an image of the scanned deposited instrument or cash from the first location to a second location;

means for receiving the transmitted image of the scanned deposited instrument or cash, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited instrument or cash at the second location without verification of the signature of a user initiating the transaction in the case of a deposited instrument, which signature is used to verify that the user is a profiled user within a specified system, whereby pickup of said at least one of an instrument and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or

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improvements in payment settlement times by processing the transaction with the scanned image at the second location.

46.   The system of claim 45, wherein said system is configured for conducting cashing of a check.

47.   The system of claim 45, wherein said system is configured for conducting a deposit of a check amount in a user's account.

48.   The system of claim 45, wherein said first location is a vendor location, said second location is a bank location, and said system is configured to allow making a purchase at the vendor location.

49.   The system of claim 45, wherein said first location is part of one network and said second location is part of a second network.--

In accordance with 37 CFR 1.121(c), the following versions of the claims as rewritten by the foregoing amendment show all the changes made relative to the previous versions of the claims.

1.   (Twice Amended) A method for image based transactions, comprising:

receiving at a first location at least one of an instrument and cash having a front face and a back face;

scanning the front face and the back face of said at least one of an instrument and cash to create a deposited instrument or an electronic validation of deposited cash;

transmitting an image of the scanned deposited instrument or cash from the first location to a second location; and

processing a transaction at the second location with the scanned image of the deposited instrument or electronic validation of deposited cash, whereby pickup of said at least one of an instrument and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

24.   (Twice Amended) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location at least one of an instrument and cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of at least one of an instrument and cash, for creating an image of a deposited instrument or deposited cash;

means for transmitting an image of the scanned deposited instrument or cash from the first location to a second location;

means for receiving the transmitted image of the scanned deposited instrument or cash, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited instrument or cash at the second location, whereby pickup of said at least

one of an instrument and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.